

EXHIBIT 98

From: Laura.Chonoles@jpmorgan.com
Sent: Wednesday, March 29, 2006 9:05 AM
Subject: JPMAC 2006-NC1 - Marketing Strats ***New Subprime Deal Next Week!!***

Attachments: JPMAC 2006-NC1 - Initial Marketing Strats.xls



JPMAC 2006-NC1 -
Initial Marke...

----- Forwarded by Laura Chonoles/JPMCHASE on 03/29/2006 08:04 AM -----

(See attached file: JPMAC 2006-NC1 - Initial Marketing Strats.xls)

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JPMAC 2006-NC1

	<u>Total</u>	<u>Minimum</u>
Scheduled Principal Balance	930,509,120.19	29,963.53
Average Scheduled Principal Balance	221,076	
Number of Mortgage Loans	4209	
Weighted Average Gross Coupon	8.170%	5.000%
Weighted Average Fico Score	623	500
Weighted Average Combined Original LTV	80.50%	11.34%
Weighted Average DTI	41.94%	0.09%
Weighted Average Original Term	359	120
Weighted Average Stated Remaining Term	357	118
Weighted Average Seasoning	3	1
Margin	6.197%	3.290%
Minimum Mortgage Rate	8.264%	5.500%
Maximum Mortgage Rate	15.256%	12.500%
Initial Periodic Cap	1.497%	1.000%
Periodic Cap	1.497%	1.000%
Next Rate Adj. (mos)	22	17
Maturity Date		February 2016
Maximum ZIP Code Concentration	92336(0.49%)	
ARM	80.79%	
Fixed Rate	19.21%	
30/40 Balloons	58.84%	
Interest Only	7.35%	
Interest Only Term	60	
Not Interest Only	92.65%	
First Lien	97.48%	
Second Lien	2.52%	
Full Documentation	51.34%	

Limited Documentation	1.63%	
Stated Documentation	47.03%	
Purchase	40.73%	
Cash Out Refinance	49.47%	
Rate/Term Refinance	9.81%	
Primary	88.77%	
Non-Owner	8.26%	
Second Home	2.97%	
Single Family	72.66%	
2 - 4 Units	8.80%	
Condo	6.72%	
PUD	11.82%	
Top Five States	CA(40.56%),FL(8.21%),NJ(5.62%),NY(5.32%),MA(4.19%)	

Maximum

968,811.18

13.900%

811

100.00%

57.50%

360

359

8

8.560%

12.950%

19.950%

1.500%

1.500%

35

March 2036